

REMARKS

The Office Action of February 7, 2008 has been carefully considered. Reconsideration of this application, as amended, is respectfully requested.

The Office Action included objections to the Drawings and Specification.

Objections

The drawings were objected to as being illegible, particularly FIGS. 2C and 6 were urged as having print that was too small. Figures 4A-C and 5 were urged as missing labels or titles. Applicants note that the Examiner indicated in the Office Action Summary that the drawings considered were those submitted at the time of filing. However, Applicants submitted revised drawings on January 9, 2004 and have again included the same Replacement Sheets with this response so that they may be properly considered by the Examiner. The replacement sheets are believed to meet all drawing requirements. In particular, the relevant portions of FIGS. 2C and 6 are believed to be legible. Applicants note that the portion of FIG. 6 that is of a reduced size is shown in FIG. 5. FIGS. 4A-C depict database elements and are not believed to require a label or title. FIG. 5, depicting a user interface screen, is not believed to require a label or title. In the event that the Examiner believes that further drawing revisions are required, Applicants respectfully request that the Examiner specifically indicate those aspects of the drawings that continue to be objected to.

The Specification was objected to as allegedly failing to incorporate subject matter into the present application. Applicants have proposed amendments above that are believed to address the Examiner's objections, but remain uncertain as to just what the Examiner objects to in relation to the inclusion of subtitles for Cross-Reference and Copyright Notice. Applicants respectfully submit that in light of the amendments to the Specification, Applicants' incorporation by reference meets the requirements of 37 CFR §1.57(b)(2) and clearly identifies the referenced patent, application, or publication. Applicants respectfully submit that the incorporation by reference, having been previously amended to correct the year of Applicants' provisional application, meets the requirements of 37 CFR §1.57. In the event the Examiner continues to object to Applicants' specification, the Examiner is requested to further describe the basis for such objections.

Turning now to the substantive rejections, claims 1-20 were rejected under 35 USC §103(a) being unpatentable over Raveis Jr, US Publ. 2001/0005829A1 (Raveis) in view of Guardian Mortgage Documents (Guardian). Applicants respectfully traverse the rejection as failing to set forth *prima facie* obviousness. The rejection is incomplete as the Examiner fails to provide copies of the documents relied upon as the basis for the rejection (the NPL documents provided vi PAIR are blank pages or pages that do not contain information corresponding to that alleged in the rejections).

The Examiner also incorrectly fails to consider all of the elements recited in independent claims 1, 7 and 17, or fails to properly characterize the limitations recited therein. More specifically, Raveis fails to disclose “said database further including at least a first table having embedded rules wherein the rules define a work-flow for the property transaction and at least a second table defining at least one attribute of a display of information associated with said property transaction” as recited in claim 1, for example. Although Raveis does disclose the use of a database, there is no teaching of a database having embedded rules wherein the rules define a work-flow for the property transaction and a second table defining an attribute of a display of information associated with said property transaction. Such limitations are allegedly taught by Guardian, however, the Examiner failed to make of record the documents apparently relied upon. The Guardian documents provided via PAIR do not, Applicants contend, disclose the information alleged by the Examiner. Moreover, the Examiner fails to establish that the Guardian documents were published or otherwise available prior to filing of the instant application. In view of the failure to provide copies of the alleged documents for a complete review by Applicants, *prima facie* obviousness has not been established to which Applicants can or should respond.

In view of the incomplete nature of the rejection, and a failure to establish *prima facie* obviousness, Applicants respectfully request that the rejection be withdrawn with respect to independent claims 1, 7 and 17 and claims dependent therefrom, or that a subsequent non-final action be presented with copies of all documents relied upon in support of the rejection.

Absent a complete basis for the rejection of independent claims 1, 7 and 17, and also for purposes of brevity, Applicants urge that the dependent claims 2-6, 8-16 and 18-20 are similarly patentable for the reasons set forth herein relative to the independent

claims from which they depend. Applicants reserve, however, the right to separately address the dependent claims in more detail in a subsequent response or on appeal should the rejection be maintained.

Applicants also wish to take this opportunity to note that the incomplete nature of the Office Action places an undue burden on Applicants, requiring both time and money to respond. Accordingly, Applicants respectfully request that the Examiner consider a telephonic interview in the event that the claims are not deemed to be in condition for allowance. Applicants further request that any subsequent Office Actions be complete so as to avoid the need to address informalities.

In view of the foregoing remarks and amendments, reconsideration of this application and allowance thereof are earnestly solicited. In the event that additional fees are required as a result of this response, including fees for extensions of time, such fees should be charged to USPTO Deposit Account No. 50-2737 for Basch & Nickerson LLP.

In the event the Examiner considers personal contact advantageous to the timely disposition of this case, the Examiner is hereby authorized to call Applicant's attorney, Duane C. Basch, at Telephone Number (585) 899-3970, Penfield, New York.

Respectfully submitted,

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